the end of ϕ' **6**, 0's are recorded in memory 6 of card 5, that is, there is no change in the card memory.

During phase ϕ'**8**, the (N−P) count of counter **126** is again transferred to counter **130**; during this phase, card memory **6** is once again in the readout state.

During phase ϕ'**9**, card **5** is still being readout and counter **130** is being counted down. There are three possible cases, namely:

(a) Normal case: the number of **1** bits on the card equals (N+P), in which case the overflow of counter **130** corresponds to SL=**0** from circuit **67**. Because the overflow of counter **130** sets flip-flop **144**, flip-flop **146** is set if the next location in card memory **6** is 0. Setting flip-flop **146** causes diode **150** to light. Operations are then brought to an end by a normal termination signal derived from gate **162** and the user station M4 is supplied with a normal termination signal FIND.

(b) Abnormal case No. 1: the number of **1** bits on card **5** is (N+P+a), where a≥1. Overflow from counter **130** corresponds to SL=1 from circuit **67**. The overflow from counter **130** sets flip-flop **144**, whereby flip-flop **146** is set if the next card location is a 1. Setting flip-flop **146** causes diode **152** to light and the operations are brought to an end by an abnormal termination signal FINA derived from AND gate **160** and inverter **161**.

(c) Abnormal case No. 2: the number of **1** bits on the card is (N+P−a), where a≥**b**. In this case, flip-flop **155**, having been set to **1** at the beginning of phase ϕ'**9**, changes to zero before flip-flop **144** changes to **1**. Flip-flop **157** is thus set to 1, to energize LED **158** and operations are brought to an end by an abnormal termination.

The termination has been described in the context of one of its applications to certain transactions, that is, the provision of certain services in exchange for a sum of money. This type of application may involve a number of transactions between a private person and a company or undertaking, whether it be state-run or private. Thus, the system of the invention may be applied, as described above to payment for telephone calls from public or private telephones or to the purchase of postage stamps, as well as to obtain and/or pay for many other services, such as electricity supplies, gasoline, meals, or hotel services such as meals and rooms.

Each application requires a special form of the apparatus for supplying or recording the service in question. In certain cases, the service would not be provided until after the corresponding debit has been recorded on the support article. In other cases, recording on the said article will only be performed for purposes of payment and/or registration. The invention does not envisage only simple transactions, but is applicable to any general operation involving crediting or debiting the card holder a cetain value representing any type of consumption or use, a check, a penalty, etc.

While there has been described and illustrated one specific embodiment of the invention, it will be clear that variations in the details of the embodiment specifically illustrated and described may be made without departing from the true spirit and scope of the invention as defined in the appended claims.

What is claimed is:

1. A credit card for keeping a record of predetermined homogeneous credit units, said credit card being adapted to be used with external means for imprinting and/or operating on information stored on the credit card, the credit card comprising:

a memory circuit for storing coded information, said memory including:

(a) a first unalterable multi-bit field indicative of an identification of the external means with which the card can be used,

(b) a second unalterable multi-bit field indicative of operations that can be performed with the card on the external means with which the card can be used, and

(c) an alterable multi-bit field indicative of the number of credit units available to the holder of the card;

circuits for reading bits from the alterable multi-bit field and from the first and second unalterable multi-bit fields and for writing bits into the alterable multi-bit field; and

means for temporarily and selectively coupling the memory and circuits to the imprinting and operating means, each of the first and second unalterable bit fields including n bits, a change from one bit state to the other bit state of bits in the unalterable fields being in an irreversible state after imprinting of bits therein, the number, m, of bits in the irreversible state in each field being less than n, the number m being pre-established.

2. The card of claim **1** wherein each of the unalterable fields of the memory includes plural electric micro-circuit elements having an irreversible change in physical state, each of said electric micro-circuit elements storing an item of data written into the memory indicative of the number of items used relative to the number of items available.

3. The structure of claim **1**, wherein each of the bits in each unalterable field is of a type which initially has a first predetermined binary value and is irreversibly changed to a second binary value.

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